

CANCER
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Please review the Website Disclaimer for important information about the contents of this page.

When a covered individual is diagnosed with cancer, benefits may be provided for hospital confinement, radiation, chemotherapy and surgery, among others. A cancer policy also helps by providing benefits to help with the many non-medical expenses associated with cancer. Benefits may be paid as expense incurred, per diem or a lump sum. Cancer policies may also pay an optional Initial Diagnosis benefit or First Occurrence benefit when a covered individual is first diagnosed as having internal cancer. Some policies may also cover preventative exams.

When shopping for a Cancer plan, consider asking:

- ☐ How are pre-existing conditions covered?
- ☐ How are the benefits paid?
- ☐ When does coverage begin?
- ☐ Is there a waiting period?
- ☐ Does it pay an Initial Diagnosis benefit or First Occurrence benefit?
- ☐ Does it cover preventative screenings?
- ☐ What are the limits on chemotherapy (Daily or Annual)?

The following companies are currently selling Cancer products:

<u>American Family Life Assurance Co (AFLAC)</u>	<u>National Teachers Associates Life</u>
American Heritage Life Insurance Co	Transamerica Life Insurance Co
<u>Colonial Life & Accident</u>	Washington National Insurance Co

Click on the insurance company names above to link to the vendor's website offering information specific to State of Louisiana Employees. (Some vendor's did not provide this office with a link/website specific to State of Louisiana Employees.)